

Senior Credit Technology and Operations Analyst

Position Summary

The position will champion strategic and tactical initiatives of the Credit Underwriting, Servicing and Client Service teams to ensure they are executed end-to-end by the Operations and Information Technology teams. The position will manage project initiatives, and direct and enforce departmental and corporate procedural standards on behalf of the Credit, Servicing and Client service teams. Moreover, the position will lead Farmer Mac's oversight of key third party relationships supporting Credit, Servicing, Client service and loan operations to ensure the adherence to contractual obligations.

The position will also be accountable for assisting the Director – Credit & Loan Underwriting establish a centralized business rules framework over the company's Credit, Servicing and Client Services operations and accompanying systems.

In addition, the Director – Credit & Loan Underwriting is currently leading a large portfolio of projects focused on operational transformation and enhancement of Farmer Mac's Deal Origination Platform. The Senior Credit Technology and Operations Analyst will be a key member of the team tasked with modernizing Farmer Mac's technology and operations supporting the Credit Underwriting, Servicing and Client Services teams. The Senior Credit Technology and Operations Analyst will ensure that newly acquired or built systems are resilient, auditable and meet the growing needs of the Credit Underwriting, Servicing and Client Services teams.

The ideal candidate must have management and leadership experience and a proven ability to lead a Credit Operations team that will support a growing and complex portfolio of credit products. The candidate must be fluent in lending and best-in-class credit, servicing and client services technologies, and comprehensive bank operating systems, as well as have familiarity with systems development life cycle, third party servicer management, document custodian management, customer management platforms, and system modernization initiatives.

The People You Will Work With

The position will report directly to the Director – Credit & Loan Underwriting, and work in close coordination with the EVP – Chief Credit Officer, the Director – Loan Servicing, and the Director – Client Services and Credit Operations. The position will frequently liaison with members of the Credit Underwriting, Servicing, Client Services, Loan Administration and Operations teams. During the implementation of the future state Deal Origination Platform, the position will have a reporting line to the Manager - Enterprise Operations.

Where and When You Will Work

The position will be based in Farmer Mac's Johnston, Iowa location. Core business hours are Monday through Friday 8:00 am to 5:00 p.m. Central. Work outside of these times may be required for planned and unplanned activities to complete time sensitive projects or to attend off-site meetings or events. Periodic travel is expected of this position.

Primary Responsibilities and Duties

- The position will champion strategic and tactical initiatives of the Credit Underwriting, Servicing and Client services teams to ensure they are executed end-to-end
- The individual will be responsible for establishing, documenting and managing business processes for Credit Underwriting, Servicing, and Client services departments
- Responsibilities include the gathering and documenting of requirements to facilitate enhancements, changes, and fixes to Credit Underwriting, Servicing and Client service systems
- Support the maintenance of Corporate policies, procedures, and process and information/technology standards for the Credit Underwriting, Servicing and Client Services departments
- Maintain assigned Process/System flows and risk/control matrices for the Credit Underwriting, Servicing and Client Service teams
- The position will manage project initiatives, and direct and enforce departmental and corporate procedural standards on behalf of the Credit Underwriting, Servicing and Client Services teams
- Perform root-cause analysis on operational incidents in conjunction with the broader Operations & Technology teams and third-party vendors
- Respond to internal and external audits, exams and requests for information. Assist in the evaluation of audit and examination findings and implementation of corrective action and needed responses
- Coordinate the post mortem process including tracking and identifying compliance and regulatory items subject to review
- Serve as day-to-day point-of-contact with various auditors and regulators
- Responsible for managing third party vendors that provide services to Credit Underwriting, Servicing, and Client Services teams
- Proactively identify emerging operational risks for reporting to senior management
- Proactively identify new technology solutions for the benefit of Credit Underwriting, Servicing and Client Services teams

Desired Skills and Qualifications

- Strong knowledge of agricultural credit solutions
- Demonstrated knowledge of the software development lifecycle and systems analysis
- Strong knowledge of software systems supporting lending industry, including credit, servicing, and customer relationship management systems
- Strong knowledge of loan products and credit structures
- Knowledge of SOX and other operational controls for the business processes
- Familiarity with customer relationship management platforms
- Familiarity with financial services regulatory compliance expectations
- Excellent oral and written communication skills to make effective presentations and interact effectively in a team setting as well as cross-team and cross-organization setting (involving external business partners and vendors)
- Ability to lead large scale systems implementations
- Knowledge of enterprise project and management tools (e.g., ASANA, Trello, MS Project, Jira, Axosoft)
- Project Management Professional (PMP) certification a plus
- Advanced Excel and Data Manipulation skills preferred

Education & Experience

- Bachelor's Degree in Finance, Accounting, Operations, Information Technology, or related discipline
- 7+ years of credit operations and operational risk/process management and/or audit experience
- 7+ years of experience working in large, complex banking environments
- Experience with nCino systems implementations
- Experience with Salesforce systems implementations
- Previous Consulting experience a plus
- Experience building loan lifecycle processes
- Experience in a centralized cross-functional role, coordinating across many groups and presenting relevant information/ results to senior leadership team
- Experience working in Waterfall and/or Agile environments for software development
- Experience in planning, organizing and supporting operational policies, procedures and practices in regulated environments for credit, servicing and client service teams
- Experience leading the execution of internal control discipline and operational excellence within a credit operations team
- Experience designing workflows for credit, servicing and client service teams
- Experience developing and managing credit operations procedural manuals
- Experience with the execution or coordination of internal and external audits
- Experience with Loan Origination and Credit Underwriting platforms
- Experience with cloud-based systems

About Us

At Farmer Mac, everything we do is inspired by our mission, our promise and our values. We are a diverse group of talented, engaged, and passionate individuals who are committed to bringing vitality to rural America through innovation, collaboration, and excellence. This team embodies these principles that have guided Farmer Mac since its inception and help us to serve as a champion for rural America. Candidates for this position must share the same appreciation for rural America and should, want to devote a career to serving those who help set the global standard in agriculture and rural utilities while advancing the livelihood of rural communities.

Farmer Mac's Mission

Farmer Mac is committed to help build a strong and vital rural America by increasing the availability and affordability of credit for the benefit of American agriculture and rural communities.

Farmer Mac's Promise

To build a strong and vital rural America through innovation, collaboration, and excellence.

Farmer Mac's Core Values

Stewardship

Unparalleled Service

Innovative Thinking

Collegial Collaboration

Unrelenting Excellence

Absolute Integrity

Passion for Rural America

One Farmer Mac

Farmer Mac is an equal opportunity employer.

NO EMPLOYEE OR JOB APPLICANT WILL BE DENIED OPPORTUNITIES OR BENEFITS AT FARMER MAC BASED ON RACE, RELIGION, COLOR, SEX, AGE, NATIONAL ORIGIN, DISABILITY, VETERAN STATUS, CITIZENSHIP STATUS, GENETIC INFORMATION, OR ANY OTHER BASIS PROHIBITED BY APPLICABLE LAW.